JUL 2 6 2004

In the United States Patent and Trademark Office

Appn. Number: 09/832,440

Appn. Filed: 2001 April 11

Applicant: Steve Morsa

07/23/2003 04:54

Examiner/ GAU: Jonathan Ouellette/3629

Title: Method and Apparatus for the Furnishing of a Variety of Benefits Information and Benefits

Thousand Oaks, CA 2004 July 26, 2004

Mail Stop AF Commissioner for Patents POB 1450 Alexandria, VA 22313-1450

07/29/2004 HTECKLU1 00000 165.00 OP 02 FC:2402

Amendment C (On Appeal)

Applicant/Appellant respectfully submits the following:

In order to present the claims under appeal in better form for consideration, per Rule 116, the following claims only have had non-substantive changes made to them; specifically, as can be seen, consisting merely of the removal of parenthesis and quotation marks: Claims 16, 69, 70, 153, 154, 168 only.

All other claims, per Amendment B (After Final), remain the same.

16. (currently amended) The system of claim 1, further comprising means for displaying a plurality of available benefits applicable to said data, said plurality of available benefits listed in a manner selected from the group consisting of benefit class or category, value of benefits, cost [[(]]if any[[)]] of benefits, importance of benefits, relevance of benefits. ease of use of benefits, expiration [[(]]date[[)]] of benefits, creation [[(]]date[[)]] of benefits, type of benefits, and physical proximity of said entity to one or more said benefit providers.

69. (currently amended) The system of claim 1, wherein said entity may at entity's option input a complete set of [["]]phantom[["]] data; wherein said [["]]phantom[["]] data does not belong to nor correspond to said entity's actual factual data.

70. (currently amended) The system of claim 1, wherein said entity may at entity's option input a partial set of [["]]phantom[["]] data; wherein said partial set of phantom data does not belong to nor correspond to said entity's actual factual data; said phantom data being inputted together and concurrently with some partial set of actual factual data of said entity.

101. (currently amended) The method of claim 87, further comprising the step of displaying a plurality of available benefits applicable to said data, said display listing benefits in a manner selected from the group consisting of benefit class or category, value of benefits, cost [[(]]if any[[)]] of benefits, importance or benefits, relevance or benefits, ease of use of benefits, expiration [[(]]date[[)]] of benefits, type of benefits, and physical proximity of said entity to one or more of said benefit providers.

153. (currently amended) The method of claim 87, further comprising the step, at said entity's option, of inputting a complete set of [["]]phantom[["]] data; wherein said [["]]phantom[["]] data does not belong to nor correspond to said entity's actual factual data.

154. (currently amended) The method of claim 87, further comprising the step, at said entity's option, of inputting a partial set of [["]]phantom[["]] data; wherein said partial set of phantom data does not belong to nor correspond to said entity's actual factual data; said phantom data being inputted together and concurrently with some partial set of actual factual data of said entity.

Certificate of Faxing: I hereby certify that I will Fax this paper to GAU 3629 of the U.S. Patent and Trademark Office at 703-872-9306 on the date below:

Date: July 2004 Seen Merico

Steve Morsa, Applicant